

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Steven H Zimmerman

Case No.: 18-31536

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

04/18/2023

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RCN Initial Debtor: SHZ Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor has paid \$41,321.00 into the Plan and Debtor shall pay \$1,163.5 Monthly to the Chapter 13 Trustee, starting on May 1, 2022 for approximately 30 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert C. Nisenson 6680	Attorney Fees	4,000.00
IRS	Taxes and certain other debts	26,919.00
State of New Jersey	Taxes and certain other debts	2,461.57

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NATIONSTAR MORTGAGE D/B/A Mr. Cooper Home Post-Petition		29,794.47		29,794.47	2,514.12
NATIONSTAR MORTGAGE D/B/A Mr. Cooper Home Post-Petition		4,908.24		4,908.24	
MCLP ASSET COMPANY, INC	Home Post-Petition	538.00		538.00	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

OneMain Financial	2010 Nissan Altima	8,315		3,341		2,341
----------------------	-----------------------	-------	--	-------	--	-------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds - STUDENT LOANS ARE TO BE PAID OUTSIDE OF THE PLAN AND NO DISTRIBUTION

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
AMERICAN HONDA FINANCE	0.00	LEASE 2018 HONDA CIVIC	ASSUMED	305.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local

form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

OneMain Financial	2010 Nissan Altima	8,315	2,050		2,341	5,851
--------------------------	---------------------------	--------------	--------------	--	--------------	--------------

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/15/2021.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Adding arrears for Mortgage	Adding arrears for Mortgage

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 18, 2023 /s/ Steven H Zimmerman
Steven H Zimmerman
Debtor

Date: _____
Joint Debtor

Date: April 18, 2023 /s/ Robert C. Nisenson
Robert C. Nisenson 6680
Attorney for the Debtor(s)

In re:
Steven H Zimmerman
Debtor

Case No. 18-31536-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Apr 19, 2023

Form ID: pdf901

Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	+ Steven H Zimmerman, 1 Academic Road, East Brunswick, NJ 08816-3614
519731563	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519731564	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019 MCLP Asset Company, Inc. 75019-6295
517842402	+ Pay Pal Credit, PO Box 71084, Charlotte, NC 28272-1084
517842404	+ State of New Jersey, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 19 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2023 20:36:00	Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
cr	+ Email/Text: RASEBN@raslg.com	Apr 19 2023 20:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517842379	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2023 20:37:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517865969	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 19 2023 20:37:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517842380	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 19 2023 20:36:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517928964	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 19 2023 20:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517842381	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 19 2023 20:36:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517842384	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2023 20:39:23	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517842382	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2023 20:39:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517943980	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 19 2023 20:39:34	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518164011	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2023 20:36:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Apr 19, 2023

Form ID: pdf901

Total Noticed: 63

517915065	+ Email/Text: RASEBN@raslg.com	Apr 19 2023 20:36:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517960361	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2023 20:39:28	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517842388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2023 20:39:28	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517842389	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 19 2023 20:39:38	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517842392	Email/PDF: creditonebknotifications@resurgent.com	Apr 19 2023 20:39:17	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517842391	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 19 2023 20:39:27	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517855429	Email/Text: mrdiscen@discover.com	Apr 19 2023 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517842393	+ Email/Text: mrdiscen@discover.com	Apr 19 2023 20:36:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517842394	Email/Text: BNBLAZE@capitalsvcs.com	Apr 19 2023 20:36:00	First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
517842395	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 19 2023 20:36:00	Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
517842396	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 19 2023 20:36:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517842387	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 19 2023 20:39:34	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518578933	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2023 20:39:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578932	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2023 20:39:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517920452	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2023 20:39:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517917349	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2023 20:39:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517842397	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 19 2023 20:36:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
517842398	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2023 20:39:23	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517842399	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2023 20:36:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517842400	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2023 20:36:00	Mr. Cooper / Nationstar, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
517857038	+ Email/Text: RASEBN@raslg.com	Apr 19 2023 20:36:00	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517910511	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2023 20:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517891391	+ Email/PDF: cbp@onemainfinancial.com	Apr 19 2023 20:39:33	OneMain, PO Box 3251, Evansville, IN 47731-3251
517842401	+ Email/PDF: cbp@onemainfinancial.com	Apr 19 2023 20:39:25	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Apr 19, 2023

Form ID: pdf901

Total Noticed: 63

517954992	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
517955751	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:26	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517958169	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
517957917	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
517958166	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517955708	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517942526	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
517955709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 19 2023 20:39:17	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517959642	+ Email/Text: bncmail@w-legal.com Apr 19 2023 20:37:00	Prosper, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517842403	^ MEBN Apr 19 2023 20:31:08	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
517958689	+ Email/Text: bncmail@w-legal.com Apr 19 2023 20:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517842405	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:25	Synch/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518547896	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517847847	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517842406	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:24	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517842407	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:13	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517842408	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:26	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517842409	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:15	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517842410	+ Email/PDF: gecsed@recoverycorp.com Apr 19 2023 20:39:25	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517960185	Email/Text: Great_Lakes_EBN_Docs@nelnet.net Apr 19 2023 20:36:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517842411	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net Apr 19 2023 20:36:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 58

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Apr 19, 2023

Form ID: pdf901

Total Noticed: 63

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517842383	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517842385	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517842386	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517842390	*+	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517842412	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Loss Mitigation Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Robert C. Nisenson	on behalf of Debtor Steven H Zimmerman r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9